

## HR 3450

### Protecting Consumers from Unreasonable Rates Act

**Congress:** 115 (2017–2019, Ended)

**Chamber:** House

**Policy Area:** Health

**Introduced:** Jul 27, 2017

**Current Status:** Referred to the Subcommittee on Health.

**Latest Action:** Referred to the Subcommittee on Health. (Jul 28, 2017)

**Official Text:** <https://www.congress.gov/bill/115th-congress/house-bill/3450>

### Sponsor

**Name:** Rep. Schakowsky, Janice D. [D-IL-9]

**Party:** Democratic • **State:** IL • **Chamber:** House

### Cosponsors (5 total)

Cosponsor	Party / State	Role	Date Joined
Del. Norton, Eleanor Holmes [D-DC-At Large]	D · DC		Jul 27, 2017
Rep. Deutch, Theodore E. [D-FL-22]	D · FL		Jul 27, 2017
Rep. Grijalva, Raúl M. [D-AZ-3]	D · AZ		Jul 27, 2017
Rep. Lujan Grisham, Michelle [D-NM-1]	D · NM		Jul 27, 2017
Rep. Pocan, Mark [D-WI-2]	D · WI		Jul 27, 2017

### Committee Activity

Committee	Chamber	Activity	Date
Energy and Commerce Committee	House	Referred to	Jul 28, 2017

### Subjects & Policy Tags

#### Policy Area:

Health

### Related Bills

Bill	Relationship	Last Action
115 S 1667	Related bill	<b>Jul 27, 2017:</b> Read twice and referred to the Committee on Health, Education, Labor, and Pensions. (Sponsor introductory remarks on measure: CR S4430-4431)

## Protecting Consumers from Unreasonable Rates Act

This bill amends the Public Health Service Act to declare that the review by the Department of Health and Human Services (HHS) of unreasonable increases in health care coverage premiums does not prohibit a state from imposing on health insurers additional rate requirements that are more protective of consumers. The HHS review, which currently covers only premium increases, is expanded to include all rate increases.

HHS or the relevant state agency must ensure that any excessive, unjustified, or unfairly discriminatory rates are corrected before, or as soon as possible after, implementation, including through mechanisms such as denying rates, modifying rates, or requiring rebates to consumers. HHS may apply civil monetary penalties to health insurers that fail to comply with a corrective action taken by HHS and may make the plan involved ineligible for classification as a qualified health plan. (Qualified health plans are sold on health insurance exchanges, are the only plans eligible for premium subsidies, and fulfill an individual's requirement to maintain minimum essential coverage.) HHS must determine whether HHS or the state will undertake the corrective actions based on whether the state can adequately undertake the actions.

This bill applies to health plans grandfathered under the Patient Protection and Affordable Care Act.

## Actions Timeline

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- **Jul 28, 2017:** Referred to the Subcommittee on Health.
- **Jul 27, 2017:** Introduced in House
- **Jul 27, 2017:** Referred to the House Committee on Energy and Commerce.